



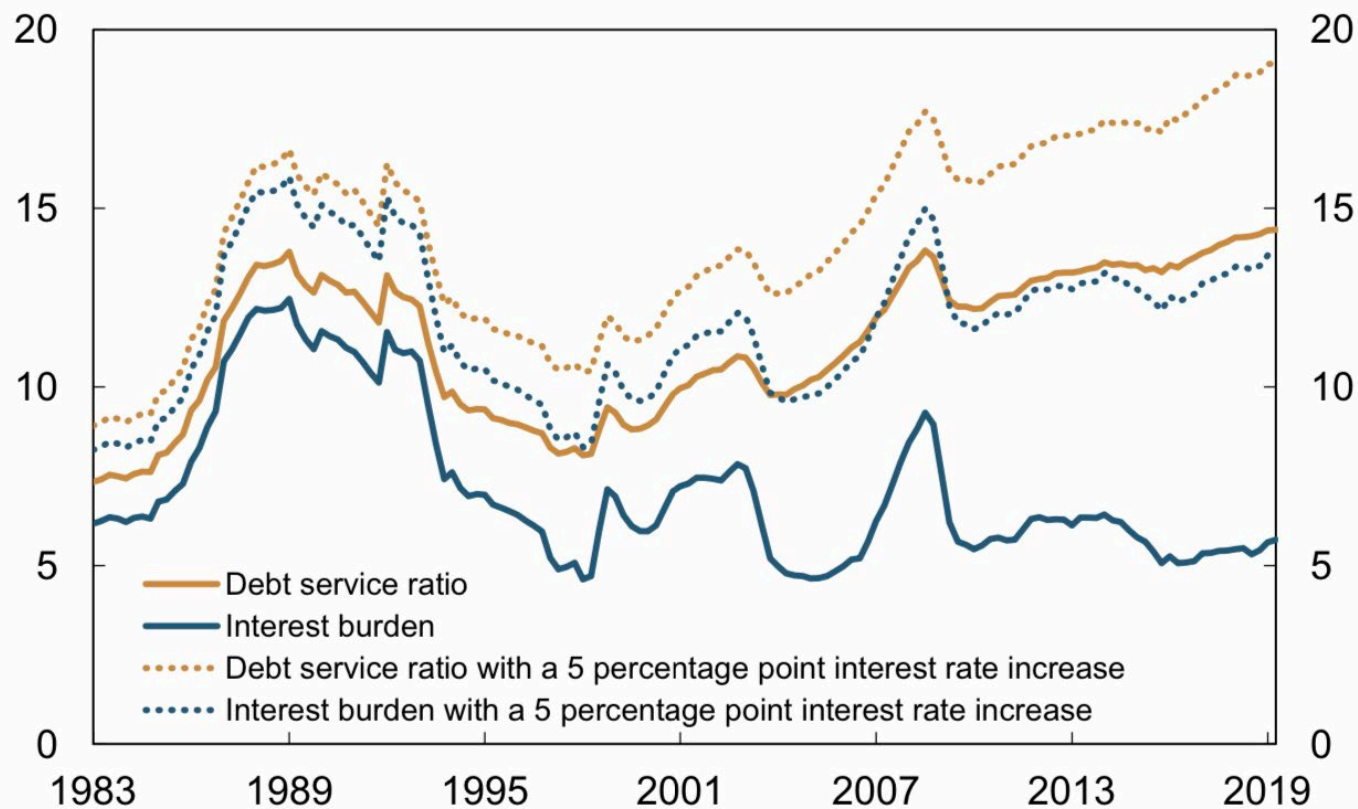
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# Household debt service stress test

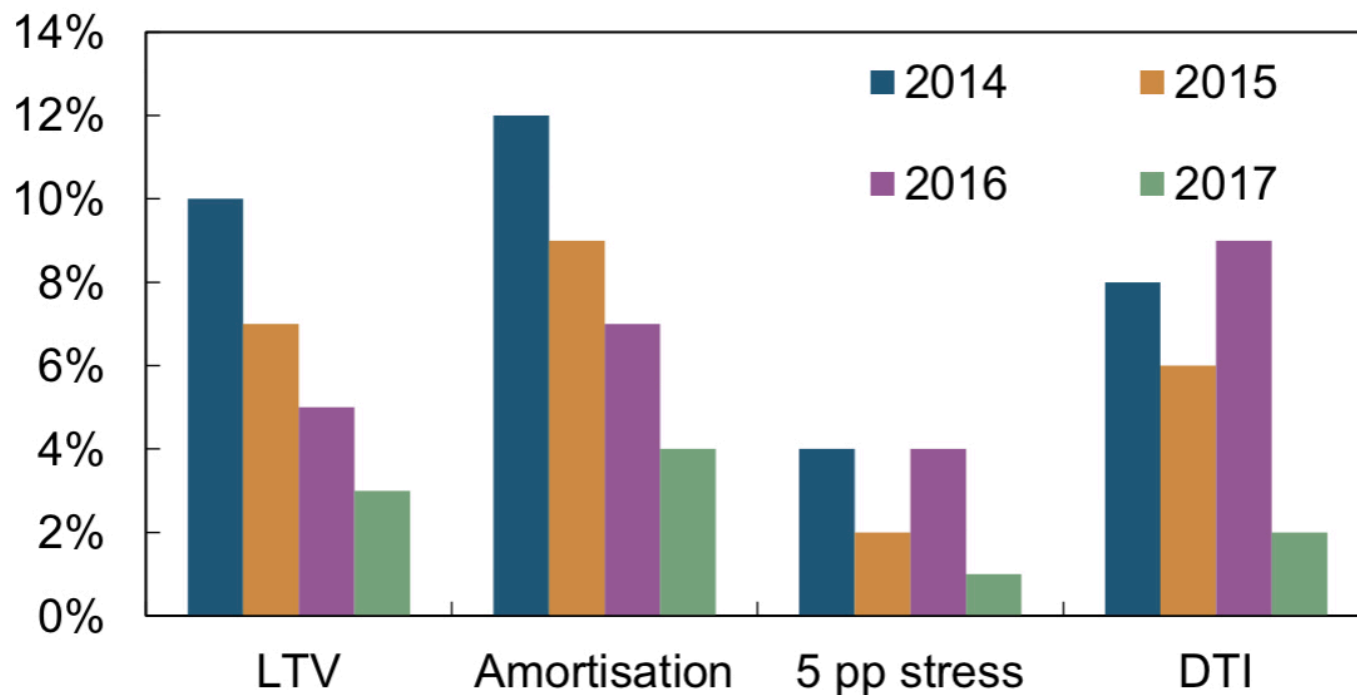
Chart 1.7 Household debt service ratio<sup>1)</sup> and interest burden<sup>2)</sup>.  
Percent. 1983 Q1 – 2019 Q2



# High risk mortgages 2014-2017

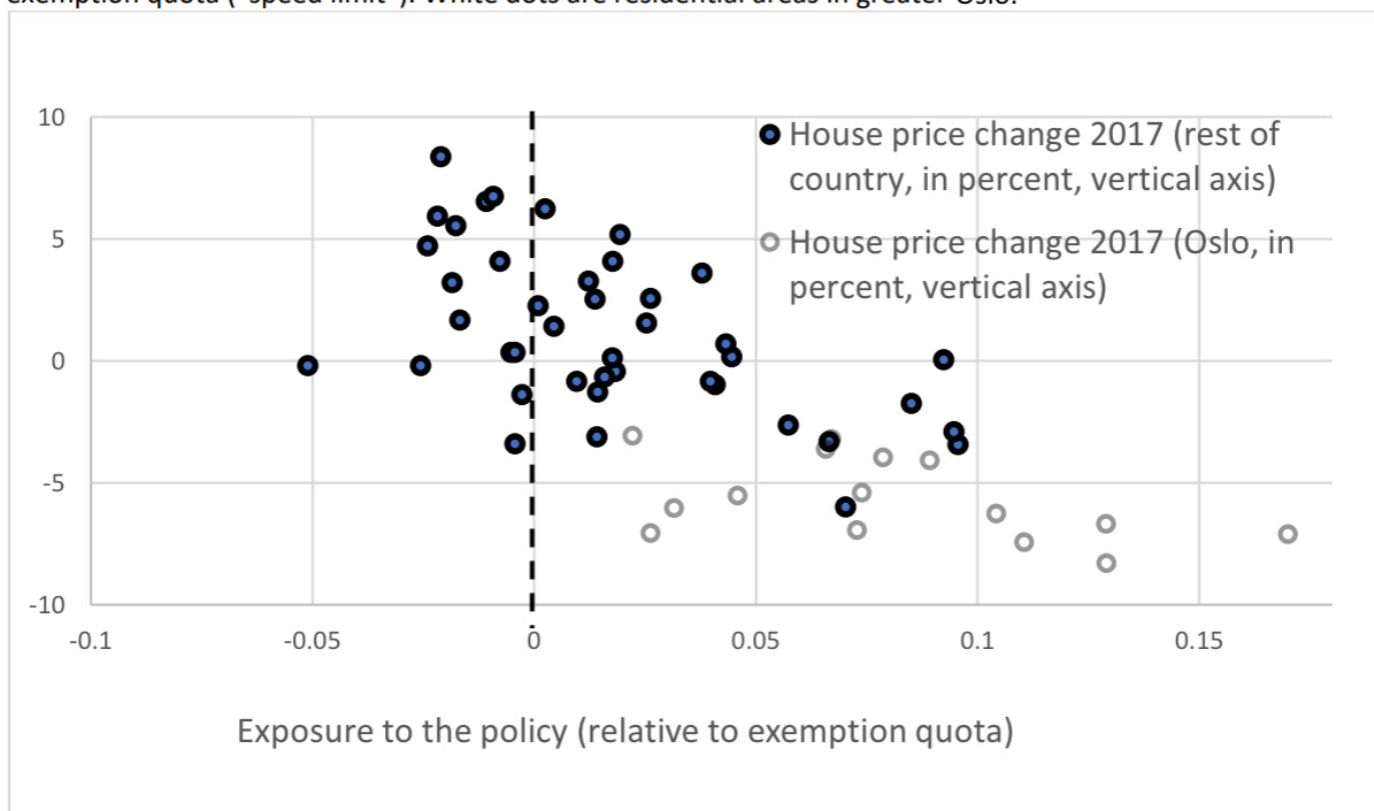
Figure 13.4: Mortgage policy breaches in Norway 2015-2018

For 2014-2016 we assume the 2017 mortgage policy already applied and calculate what share of all loans would have been in excess each criterion. Source: Borchgrevink and Næss Torstensen (2018)



# Municipal house price changes by DTI exposure

Figure 13.5: House price changes and “exposure” to the DTI lending restriction  
Exposure is measured as the percentage of households “with a DTI greater than five” that exceeds the exemption quota (“speed limit”). White dots are residential areas in greater Oslo.



Source: Borchgrevink and Næss Torstensen (2018)